

Form finmgc

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 19-12873-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ernest M. Howard
PO Box 8056
Atlantic City, NJ 08404-8056

Social Security No.:
xxx-xx-4759

Employer's Tax I.D. No.:

**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: May 27, 2019
JAN: admi

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
District of New Jersey

In re:
 Ernest M. Howard
 Debtor

Case No. 19-12873-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: finmgtc

Page 1 of 1
 Total Noticed: 3

Date Rcvd: May 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2019.

db Ernest M. Howard, PO Box 8056, Atlantic City, NJ 08404-8056

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 29 2019 00:31:44 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 29 2019 00:31:41 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 27, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, as Trustee, et al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Harold N. Kaplan on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2007-4 Asset-Backed Certificates Series 2007-4 hkaplan@rasnj.com, informationathnk@aol.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Joshua H. Raymond on behalf of Creditor City of Atlantic City jraymond@msbnj.com
 Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, as Trustee, et al... kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
 Linda S. Fossi on behalf of Creditor PCII REO LLC and US Bank Cust for PC7 Firsttrust Bank lfossi@zeitzlawfirm.com, gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com
 Nona Ostrove on behalf of Creditor City of Millville nostrove@ostrovelaw.com
 Sindi Mncina on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2007-4 Asset-Backed Certificates Series 2007-4 smncina@rascrane.com
 Steven A. Silnutzer on behalf of Debtor Ernest M. Howard stevenasil2000@yahoo.com, G28047@notify.cincompass.com;silnutzerlaw@gmail.com
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 10